

SpherePayment — Consumer Credit Information Report

Prepared from bureau data supplied via the Credit Report Verification API

**Sample
Applicant**
Name on file

9000000000
Mobile

Experian
Bureau

**EXPERIAN-
SAMPLE-0000001**
Report No.

**17 Sep
2026**
Report Date

V2.4
Format
Version

Y
Exact ID
Match



781

EXCELLENT

Powered by Experian · as of 2026-09-17

Poor Fair Good Very Good **Excellent**

Risk level: **VERY LOW**

REPORT SUMMARY

12

Total accounts

7

Active accounts

5

Closed accounts

0

Delinquent accounts

95.83%

On-time payments

7.07%

Credit utilization

₹2,470,000

Secured (92.72%)

₹193,800

Unsecured (7.28%)

₹0

Suit-filed balance

₹4,620,339

Total sanctioned limit

Items worth a closer look

- **ICICI Bank** (account #3): Days Past Due = 12 recorded for 05/2026.
- **SBI Cards and Payment Services Private Limited** (account #9): carries a written-off/settled status (code 13).
- **Kotak Mahindra Bank Limited** (account #11): Mar 2019 shows Asset Classification 'D' (Doubtful).
- **Yes Bank** (account #12): Days Past Due = 15 recorded for 05/2018.

ALL CREDIT ACCOUNTS (12)

- #1 HDFC Bank
- #2 LIC Housing Finance
- #3 ICICI Bank
- #4 Axis Bank
- #5 IndusInd Bank
- #6 HSBC
- #7 Tata Capital
- #8 Bajaj Finance
- #9 SBI Cards and Payment Services Private Limited
- #10 IDFC FIRST BANK LIMITED
- #11 Kotak Mahindra Bank Limited
- #12 Yes Bank

#	LENDER	TYPE	ACCT NO.	STATUS	BALANCE	LIMITS		OPENED	REPORTED
1	HDFC Bank	Housing Loan	XXXXXXXXX9970	Active	₹1,850,000	-	₹2,500,000	10 Feb 2021	17 Sep 2026
2	LIC Housing Finance	Property Loan	XXXXXXXXX9089	Active	₹620,000	-	₹800,000	15 Jun 2022	17 Sep 2026
3	ICICI Bank	Credit Card	XXXXXXXXX0543	Active	₹32,000	₹200,000	₹200,000	05 Jul 2020	17 Sep 2026
4	Axis Bank	Credit Card	XXXXXXXXX1029	Active	₹4,500	₹150,000	₹150,000	07 Sep 2019	17 Sep 2026
5	IndusInd Bank	Credit Card	XXXXXXXXX5172	Active	₹0	₹90,000	₹45,000	24 May 2024	17 Sep 2026
6	HSBC	Credit Card	XXXXXXXXX4698	Active	₹12,300	₹250,000	₹180,000	27 Dec 2022	17 Sep 2026
7	Tata Capital	Personal Loan	XXXXXXXXX2859	Active	₹145,000	-	₹300,000	10 Jan 2023	17 Sep 2026
8	Bajaj Finance	Personal Loan	XXXXXXXXX5556	Closed	₹0	-	₹300,000	01 May 2017	01 May 2020
9	SBI Cards and Payment Services Private Limited	Credit Card	XXXXXXXXX8625	Closed	₹0	₹50,000	₹50,000	19 Mar 2019	05 Jun 2020
10	IDFC FIRST BANK LIMITED	Credit Card	XXXXXXXXX9892	Closed	₹0	₹109,000	₹10,339	09 Jul 2018	23 Oct 2018
11	Kotak Mahindra Bank Limited	Overdraft	XXXXXX2326	Closed	₹0	-	₹0	12 May 2015	23 Mar 2019
12	Yes Bank	Two-Wheeler Loan	XXXXXXXXX4411	Closed	₹0	-	₹85,000	01 Aug 2016	01 Aug 2018

ACCOUNT DETAIL & PAYMENT HISTORY

Each account below shows its payment history as a month-by-month calendar, anchored to the account's opening and closing (or last-reported) dates.

1. HDFC Bank

Housing Loan

Account No. XXXXXXXX9970 | Member Ref. HDFC0021HL001

Activecode 11

OWNERSHIP
Individual

PORTFOLIO TYPE
Mortgage

OPENED
10 Feb 2021

CLOSED
-

LAST REPORTED
17 Sep 2026

LAST PAYMENT
15 Sep 2026

CURRENT BALANCE
₹1,850,000

AMOUNT PAST DUE
₹0

CREDIT LIMIT
-

HIGHEST CREDIT / SANCTIONED
₹2,500,000

RATE OF INTEREST
8.65%

REPAYMENT TENURE
240 months

EMI AMOUNT
₹24,500

DAYS PAST DUE
0

SUIT FILED / WILFUL DEFAULT
-

100% on-time (24 months reported)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021		?	?	?	?	?	?	?	?	?	?	?
2022	?	?	?	?	?	?	?	?	?	?	?	?
2023	?	?	?	?	?	?	?	?	?	?	?	?
2024	?	?	?	?	?	?	?	?	?	✓	✓	✓
2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2026	✓	✓	✓	✓	✓	✓	✓	✓	✓			

On-time

Late

Written-off/Settled

Not Reported

Outside Reporting Window

2. LIC Housing Finance

Property Loan

Account No. XXXXXXXX9089 | Member Ref. LICHF3080001

Activecode 11

OWNERSHIP
Individual

PORTFOLIO TYPE
Mortgage

OPENED
15 Jun 2022

CLOSED
-

LAST REPORTED
17 Sep 2026

LAST PAYMENT
15 Sep 2026

CURRENT BALANCE
₹620,000

AMOUNT PAST DUE
₹0

CREDIT LIMIT
-

HIGHEST CREDIT / SANCTIONED
₹800,000

RATE OF INTEREST
9.10%

REPAYMENT TENURE
180 months

EMI AMOUNT
₹9,800

DAYS PAST DUE
0

SUIT FILED / WILFUL DEFAULT
-

100% on-time (18 months reported)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022						?	?	?	?	?	?	?
2023	?	?	?	?	?	?	?	?	?	?	?	?
2024	?	?	?	?	?	?	?	?	?	?	?	?
2025	?	?	?	✓	✓	✓	✓	✓	✓	✓	✓	✓
2026	✓	✓	✓	✓	✓	✓	✓	✓	✓			

On-time

Late

Written-off/Settled

Not Reported

Outside Reporting Window

3. ICICI Bank

Credit Card

Account No. XXXXXXXXXXXX0543 | Member Ref. PVT3090001

Activecode 11

OWNERSHIP
Individual

PORTFOLIO TYPE
Revolving

OPENED
05 Jul 2020

CLOSED
-

LAST REPORTED
17 Sep 2026

LAST PAYMENT
15 Sep 2026

CURRENT BALANCE
₹32,000

AMOUNT PAST DUE
₹0

CREDIT LIMIT
₹200,000

HIGHEST CREDIT / SANCTIONED
₹200,000

RATE OF INTEREST
-

REPAYMENT TENURE
-

EMI AMOUNT
-

DAYS PAST DUE
0

SUIT FILED / WILFUL DEFAULT
-

96% on-time (24 months reported)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2020							?	?	?	?	?	?
2021	?	?	?	?	?	?	?	?	?	?	?	?
2022	?	?	?	?	?	?	?	?	?	?	?	?
2023	?	?	?	?	?	?	?	?	?	?	?	?
2024	?	?	?	?	?	?	?	?	?	✓	✓	✓
2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2026	✓	✓	✓	✓	✗	✓	✓	✓	✓			

On-time Late Written-off/Settled Not Reported Outside Reporting Window

4. Axis Bank Credit Card

Active

Account No. XXXXXXXXXXXX1029 | Member Ref. PVT3290001

code 11

OWNERSHIP	PORTFOLIO TYPE	OPENED	CLOSED	LAST REPORTED
Individual	Revolving	07 Sep 2019	-	17 Sep 2026
LAST PAYMENT	CURRENT BALANCE	AMOUNT PAST DUE	CREDIT LIMIT	HIGHEST CREDIT / SANCTIONED
15 Sep 2026	₹4,500	₹0	₹150,000	₹150,000
RATE OF INTEREST	REPAYMENT TENURE	EMI AMOUNT	DAYS PAST DUE	SUIT FILED / WILFUL DEFAULT
-	-	-	0	-

100% on-time (18 months reported)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2019									?	?	?	?
2020	?	?	?	?	?	?	?	?	?	?	?	?
2021	?	?	?	?	?	?	?	?	?	?	?	?
2022	?	?	?	?	?	?	?	?	?	?	?	?
2023	?	?	?	?	?	?	?	?	?	?	?	?
2024	?	?	?	?	?	?	?	?	?	?	?	?
2025	?	?	?	✓	✓	✓	✓	✓	✓	✓	✓	✓
2026	✓	✓	✓	✓	✓	✓	✓	✓	✓			

On-time Late Written-off/Settled Not Reported Outside Reporting Window

5. IndusInd Bank Credit Card

Active

Account No. XXXXXXXXXXXXXX5172 | Member Ref. PVT3110001

code 11

OWNERSHIP	PORTFOLIO TYPE	OPENED	CLOSED	LAST REPORTED
Individual	Revolving	24 May 2024	-	17 Sep 2026
LAST PAYMENT	CURRENT BALANCE	AMOUNT PAST DUE	CREDIT LIMIT	HIGHEST CREDIT / SANCTIONED
15 Sep 2026	₹0	₹0	₹90,000	₹45,000
RATE OF INTEREST	REPAYMENT TENURE	EMI AMOUNT	DAYS PAST DUE	SUIT FILED / WILFUL DEFAULT
-	-	-	0	-

100% on-time (6 months reported)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024					?	?	?	?	?	?	?	?
2025	?	?	?	?	?	?	?	?	?	?	?	?
2026	?	?	?	✓	✓	✓	✓	✓	✓			

On-time Late Written-off/Settled Not Reported Outside Reporting Window

6. HSBC Credit Card

Active

Account No. XXXXXXXXXXXX4698 | Member Ref. FOR2330001

code 11

OWNERSHIP Individual	PORTFOLIO TYPE Revolving	OPENED 27 Dec 2022	CLOSED -	LAST REPORTED 17 Sep 2026
LAST PAYMENT 15 Sep 2026	CURRENT BALANCE ₹12,300	AMOUNT PAST DUE ₹0	CREDIT LIMIT ₹250,000	HIGHEST CREDIT / SANCTIONED ₹180,000
RATE OF INTEREST -	REPAYMENT TENURE -	EMI AMOUNT -	DAYS PAST DUE 0	SUIT FILED / WILFUL DEFAULT -

100% on-time (20 months reported)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022												?
2023	?	?	?	?	?	?	?	?	?	?	?	?
2024	?	?	?	?	?	?	?	?	?	?	?	?
2025	?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2026	✓	✓	✓	✓	✓	✓	✓	✓	✓			

☒ On-time
 ☐ Late
 ☐ Written-off/Settled
 ☐ Not Reported
 ☐ Outside Reporting Window

7. Tata Capital Personal Loan

Active

Account No. XXXXXXXX2859 | Member Ref. TATA3110001

code 11

OWNERSHIP Individual	PORTFOLIO TYPE Installment	OPENED 10 Jan 2023	CLOSED -	LAST REPORTED 17 Sep 2026
LAST PAYMENT 15 Sep 2026	CURRENT BALANCE ₹145,000	AMOUNT PAST DUE ₹0	CREDIT LIMIT -	HIGHEST CREDIT / SANCTIONED ₹300,000
RATE OF INTEREST 13.50%	REPAYMENT TENURE 36 months	EMI AMOUNT ₹11,200	DAYS PAST DUE 0	SUIT FILED / WILFUL DEFAULT -

100% on-time (12 months reported)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	?	?	?	?	?	?	?	?	?	?	?	?
2024	?	?	?	?	?	?	?	?	?	?	?	?
2025	?	?	?	?	?	?	?	?	?	✓	✓	✓
2026	✓	✓	✓	✓	✓	✓	✓	✓	✓			

☒ On-time
 ☐ Late
 ☐ Written-off/Settled
 ☐ Not Reported
 ☐ Outside Reporting Window

8. Bajaj Finance Personal Loan

Closed

Account No. XXXXXXXX5556 | Member Ref. BAJAJ0001

code 13

OWNERSHIP Individual	PORTFOLIO TYPE Installment	OPENED 01 May 2017	CLOSED 01 May 2020	LAST REPORTED 01 May 2020
LAST PAYMENT 01 May 2020	CURRENT BALANCE ₹0	AMOUNT PAST DUE ₹0	CREDIT LIMIT -	HIGHEST CREDIT / SANCTIONED ₹300,000
RATE OF INTEREST -	REPAYMENT TENURE 36 months	EMI AMOUNT -	DAYS PAST DUE 0	SUIT FILED / WILFUL DEFAULT -

100% on-time (24 months reported)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2017					?	?	?	?	?	?	?	?
2018	?	?	?	?	?	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓							

☒ On-time
 ☐ Late
 ☐ Written-off/Settled
 ☐ Not Reported
 ☐ Outside Reporting Window

9. SBI Cards and Payment Services Private Limited

Credit Card

Closed

Account No. XXXXXXXXXXXXXXX8625 | Member Ref. NBF5020001

code 13

OWNERSHIP Individual	PORTFOLIO TYPE Revolving	OPENED 19 Mar 2019	CLOSED 05 Jun 2020	LAST REPORTED 05 Jun 2020
LAST PAYMENT 05 Jun 2020	CURRENT BALANCE ₹0	AMOUNT PAST DUE ₹0	CREDIT LIMIT ₹50,000	HIGHEST CREDIT / SANCTIONED ₹50,000
RATE OF INTEREST -	REPAYMENT TENURE -	EMI AMOUNT -	DAYS PAST DUE 0	SUIT FILED / WILFUL DEFAULT -

WRITTEN-OFF AMOUNT

₹8,500

83% on-time (6 months reported)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2019			?	?	?	?	?	?	?	?	?	?
2020	✓	✓	✓	✓	S	✓						

☒ On-time ☐ Late ☐ Written-off/Settled ☐ Not Reported ☐ Outside Reporting Window

10. IDFC FIRST BANK LIMITED

Credit Card

Closed

Account No. XXXXXXXXXXX9892 | Member Ref. PVT3360001

code 13

OWNERSHIP Individual	PORTFOLIO TYPE Revolving	OPENED 09 Jul 2018	CLOSED 23 Oct 2018	LAST REPORTED 23 Oct 2018
LAST PAYMENT 23 Oct 2018	CURRENT BALANCE ₹0	AMOUNT PAST DUE ₹0	CREDIT LIMIT ₹109,000	HIGHEST CREDIT / SANCTIONED ₹10,339
RATE OF INTEREST -	REPAYMENT TENURE -	EMI AMOUNT -	DAYS PAST DUE 0	SUIT FILED / WILFUL DEFAULT -

100% on-time (3 months reported)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2018							?	✓	✓	✓		

☒ On-time ☐ Late ☐ Written-off/Settled ☐ Not Reported ☐ Outside Reporting Window

11. Kotak Mahindra Bank Limited

Overdraft

Closed

Account No. XXXXX2326 | Member Ref. PVT3300001

code 13

OWNERSHIP Individual	PORTFOLIO TYPE Installment	OPENED 12 May 2015	CLOSED 23 Mar 2019	LAST REPORTED 23 Mar 2019
LAST PAYMENT 23 Mar 2019	CURRENT BALANCE ₹0	AMOUNT PAST DUE ₹0	CREDIT LIMIT -	HIGHEST CREDIT / SANCTIONED ₹0
RATE OF INTEREST -	REPAYMENT TENURE -	EMI AMOUNT -	DAYS PAST DUE 0	SUIT FILED / WILFUL DEFAULT -

No payment history reported for this account.

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2015					?	?	?	?	?	?	?	?
2016	?	?	?	?	?	?	?	?	?	?	?	?
2017	?	?	?	?	?	?	?	?	?	?	?	?
2018	?	?	?	?	?	?	?	?	?	?	?	?
2019	?	?	?									

☒ On-time ☐ Late ☐ Written-off/Settled ☐ Not Reported ☐ Outside Reporting Window

12. Yes Bank Two-Wheeler Loan

Closed

Account No. XXXXXXXX4411 | Member Ref. YESB0002

code 13

OWNERSHIP	PORTFOLIO TYPE	OPENED	CLOSED	LAST REPORTED
Individual	Installment	01 Aug 2016	01 Aug 2018	01 Aug 2018
LAST PAYMENT	CURRENT BALANCE	AMOUNT PAST DUE	CREDIT LIMIT	HIGHEST CREDIT / SANCTIONED
01 Aug 2018	₹0	₹0	-	₹85,000
RATE OF INTEREST	REPAYMENT TENURE	EMI AMOUNT	DAYS PAST DUE	SUIT FILED / WILFUL DEFAULT
-	24 months	-	0	-

88% on-time (8 months reported)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2016								?	?	?	?	?
2017	?	?	?	?	?	?	?	?	?	?	?	?
2018	✓	✓	✓	✓	✗	✓	✓	✓				

On-time Late Written-off/Settled Not Reported Outside Reporting Window

CREDIT ENQUIRIES (4)

0 Last 7 Days	1 Last 30 Days	2 Last 90 Days	3 Last 180 Days	
INSTITUTION	PURPOSE	DATE	TYPE	AMOUNT
SBI Cards	Credit Card	31 Aug 2026	HARD	₹150,000
Axis Bank	Personal Loan	22 Jul 2026	HARD	₹200,000
LIC Housing Finance	Housing Loan Top-up	03 May 2026	HARD	₹500,000
HSBC	Credit Card	16 Aug 2025	HARD	₹250,000

CURRENT APPLICATION (THIS REPORT)

APPLICANT NAME	MOBILE	EMPLOYMENT STATUS	AMOUNT FINANCED	ENQUIRY REASON
Sample Applicant	9000000000	-	-	-

ADDRESSES ON FILE (4)

REPORTED AGAINST	ADDRESS	PIN
HDFC Bank (9970)	14B, Sea View Apartments, Carter Road, Bandra West, Mumbai	400050
ICICI Bank (0543)	Flat 302, Sunrise Towers, Andheri Kurla Road, Andheri East, Mumbai	400059
Axis Bank (1029)	Office 12, Business Point, Nariman Point, Mumbai	400021
Tata Capital (2859)	14B, Sea View Apartments, Carter Road, Bandra West, Mumbai	400050

CREDIT IMPROVEMENT RECOMMENDATIONS

Avoid Opening New Credit Lines Soon — Potential Score Impact: +3 points
You have 4 hard enquiries in the last 400 days. Spacing out new applications helps protect your score.

Maintain Your On-Time Payment Streak — Potential Score Impact: +8 points
You have paid on time in 95.8% of reported months. Continuing this is the single biggest driver of your score.

Keep Utilisation Below 30% — Potential Score Impact: +5 points
Your credit utilisation is a healthy 7%. Staying under 30% keeps this a positive factor.

This report is confidential and intended solely for the use of the individual named above. Contains sensitive personal and financial information.